

B18W (Form 18W)(08/07)

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 10-30774-KRH
Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jamie Ann-Irwin Oulton
fka Jamie Ann Irwin
2900 Greenway Ave
Henrico, VA 23228

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):
Debtor: xxx-xx-6256

Employer Tax-Identification (EIN) No(s).(if any):
Debtor: NA

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Jamie Ann-Irwin Oulton is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: May 29, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Jamie Ann-Irwin Oulton
 Debtor

Case No. 10-30774-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: ramirez-1
 Form ID: B18W

Page 1 of 2
 Total Noticed: 52

Date Rcvd: May 29, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2014.

db +Jamie Ann-Irwin Oulton, 2900 Greenway Ave, Henrico, VA 23228-5571
 aty +Nickolaus Allan McLemore, Brice, Vander Linden & Wernick, P.C., 9441 LBJ Freeway, Suite 250,
 Dallas, TX 75243-4640
 cr +AURORA LOAN SERVICES, LLC, c/o SHAPIRO & BURSON, LLP, 236 Clearfield Avenue, Ste 215,
 Virginia Beach, VA 23462-1893
 cr +CHASE HOME FINANCE, LLC, c/o SHAPIRO & BURSON, LLP, 236 Clearfield Avenue, Ste 215,
 Virginia Beach, VA 23462-1893
 cr JPMorgan Chase Bank, N.A. successor by merger to C, Mail Code LA4-5555 - 700 Kansas Lane,
 Monroe, LA 71203
 cr ++NATIONSTAR MORTGAGE, PO BOX 630267, IRVING TEXAS 75063-0116
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
 Lewisville, TX 70567)
 9468890 Bk Essex, Prince St, Tappahannock, VA 22560-0000
 9521447 +CHASE HOME FINANCE, LLC, 3415 VISION DRIVE, COLUMBUS OH 43219-6009
 9468892 #+Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
 9586919 +County of Goochland Treas, 1800 Sandy Hook Road, Goochland, VA 23063-3105
 9468893 +Directv c/o The CBE Group Inc, 131 Tower Park Dr, Suite 100, Waterloo, IA 50701-9374
 9468894 Encore Receivable Management, 400 N Rogers Rd, PO Box 3330, Olathe, KS 66063-3330
 9560726 +Goochland County Treasurer, 1800 Sandy Hook Rd, Goochland, VA 23063-3105
 10467890 JPMorgan Chase Bank, N.A., Chase Records Center, Mail Code LA4-5555 - 700 Kansas Lane,
 Monroe, LA 71203
 9586920 +John Oulton, 2900 Greenway Ave., Henrico, VA 23228-5571
 9468901 +Law Offices - Shapiro & Burson, 236 Clearfield Ave, Suite 215,
 Virginia Beach, VA 23462-1893
 9468902 ++NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND TN 37320-8005
 (address filed with court: Nationwide Recovery Se, Po Box 1015, Cleveland, TN 37364-0000)
 9468904 Sheridan, PO Box 452409, Fort Lauderdale, FL 33345-2409
 9468905 Sheridan Children's Hlthcr-VA, PO Box 452409, Fort Lauderdale, FL 33345-2409
 10436305 +Tanya Proffitt, Dept TREA, 2900 Greenway Ave, Henrico, VA 23228-5571

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: ALSBankruptcy@aurorabankfsb.com May 30 2014 02:07:06 Aurora Bank FSB,
 2617 College Dr., Scottsbluff, NE 69361-1796
 cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com May 30 2014 02:36:21
 Capital One Auto Finance Department, P.O. Box 201347, Arlington, TX 76006-1347
 cr +E-mail/Text: mpugh@tokn.com May 30 2014 02:07:50 Essex Bank,
 c/o Thompson O'Brien Kemp & Nasuti P.C., 40 Technology Parkway South, Suite 300,
 Norcross, GA 30092-2924
 cr EDI: AIS.COM May 30 2014 02:03:00 Midland Funding LLC by American InfoSource LP as a,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 cr +EDI: PRA.COM May 30 2014 02:03:00 PRA Receivables Management LLC, POB 41067,
 Norfolk, VA 23541-1067
 9528195 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com May 30 2014 02:07:06 AURORA LOAN SERVICES, LLC,
 6666 EAST 75TH STREET, INDIANAPOLIS IN 46250-2872
 9539298 EDI: AIS.COM May 30 2014 02:03:00 American Infosource Lp As Agent for,
 World Financial Network National Bank As, Abercrombie & Fitch, PO Box 248872,
 Oklahoma City, OK 73124-8872
 9539304 EDI: AIS.COM May 30 2014 02:03:00 American Infosource Lp As Agent for,
 World Financial Network National Bank As, Victoria's Secret, PO Box 248872,
 Oklahoma City, OK 73124-8872
 9468888 +E-mail/Text: ALSBankruptcy@aurorabankfsb.com May 30 2014 02:07:06 Aurora Loan Services I,
 10350 Park Meadows Dr St, Littleton, CO 80124-6800
 9468889 +EDI: BANKAMER2.COM May 30 2014 02:03:00 Bank Of America, Po Box 1598,
 Norfolk, VA 23501-1598
 9740506 EDI: RESURGENT.COM May 30 2014 02:03:00 CR Evergreen, LLC, MS 550, PO Box 91121,
 Seattle, WA 98111-9221
 9468891 +E-mail/Text: coafinternalbkteam@capitaloneauto.com May 30 2014 02:08:53
 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
 9475873 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com May 30 2014 02:35:52
 Capital One Auto Finance, P.O. Box 201347, Arlington, TX 76006-1347
 9542619 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com May 30 2014 02:36:07
 Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 201347,
 Arlington, TX 76006-1347
 10846422 +EDI: RESURGENT.COM May 30 2014 02:03:00 East Bay Funding, LLC,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 9675479 EDI: RMSC.COM May 30 2014 02:03:00 GE Consumer Finance, For GE Money Bank,
 dba CARECREDIT/GEMB, PO Box 960061, Orlando FL 32896-0661
 9468895 EDI: RMSC.COM May 30 2014 02:03:00 GE Money, PO Box 981127, El Paso, TX 79998-1127
 9468896 +EDI: RMSC.COM May 30 2014 02:03:00 Gemb/Care Credit, Po Box 981439,
 El Paso, TX 79998-1439
 9468899 EDI: HFC.COM May 30 2014 02:03:00 HFC, PO Box 5608, Glendale Heights, IL 60139-5608
 9759337 +E-mail/Text: bankruptcydepartment@ncogroup.com May 30 2014 02:08:24 Henrico Doctors Hospital,
 c/o NCO Financial Systems, Inc., 1804 Washington Blvd., Dept. 600,
 Baltimore, MD 21230-1700

District/off: 0422-7

User: ramirez-1
Form ID: B18W

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Total Noticed: 52

Date Rcvd: May 29, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9468897 +EDI: HCA2.COM May 30 2014 01:58:00 Henrico Doctors Hospital--Frst, PO Box 99400,
Louisville, KY 40269-0400
9468898 +EDI: HFC.COM May 30 2014 02:03:00 Hfc, Po Box 3425, Buffalo, NY 14240-3425
9468900 +E-mail/Text: ebnsterling@weltman.com May 30 2014 02:07:47 Jareds Jewelers, 375 Ghent Rd,
Akron, OH 44333-4601
9468903 E-mail/Text: bankruptcydepartment@ncogroup.com May 30 2014 02:08:24 Nco Fin/51,
Po Box 13574, Philadelphia, PA 19101-0000
11745251 EDI: AIS.COM May 30 2014 02:03:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
10717301 EDI: PRA.COM May 30 2014 02:03:00 Portfolio Recovery Associates, PO BOX 41067,
Norfolk VA 23451
9638795 +EDI: PRA.COM May 30 2014 02:03:00 PRA Receivables Management, LLC,
As Agent of Portfolio Recovery Assocs., PO Box 41067, Norfolk, VA 23541-1067
9603077 +E-mail/Text: BKRMailOps@weltman.com May 30 2014 02:08:08
Sterling Inc. dba Jared Galleria of Jewelry, c/o Weltman, Weinberg & Reis, Co., LPA,
965 Keynote Circle, Brooklyn Hts, OH 44131-1829
9744784 EDI: AFNIVERIZONE.COM May 30 2014 02:03:00 Verizon, PO BOX 3037,
Bloomington, IL 61702-3037
9468906 +EDI: AFNIVERIZONE.COM May 30 2014 02:03:00 Verizon Virginia Inc, 500 Technology Dr,
Weldon Spring, MO 63304-2225
9468907 +EDI: WFNNB.COM May 30 2014 02:03:00 Wfnb/Abrecrombie Fitch, Po Box 182548,
Columbus, OH 43218-2548
9468908 +EDI: WFNNB.COM May 30 2014 02:03:00 Wfnnb/Victorias Secret, Po Box 182128,
Columbus, OH 43218-2128

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Capital One Auto Finance
cr Goochland County Treasurer's Office
cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,
GREENVILLE, SC 29602-0288
11259827* ++NATIONSTAR MORTGAGE, PO BOX 630267, IRVING TEXAS 75063-0116
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Department, 350 Highland Dr.,
Lewisville, Texas 75067)

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2014 at the address(es) listed below:

Cheran Denise Cordell on behalf of Creditor CHASE HOME FINANCE, LLC vabecf@logs.com,
vabecf@logs.com
David C. Whitridge on behalf of Creditor Essex Bank ecf_va@mrdefault.com
Edward Stephen Jones on behalf of Creditor AURORA LOAN SERVICES, LLC vabecf@logs.com
Edward Stephen Jones on behalf of Creditor CHASE HOME FINANCE, LLC vabecf@logs.com
Richard James Oulton on behalf of Debtor Jamie Ann-Irwin Oulton 2debtlawgroup@gmail.com,
thedebtawgroupmail@gmail.com;fellows.jl@gmail.com;rchrurwitz@gmail.com;DLGHearings@gmail.com
Robert E. Hyman station08@ricva.net, ecfsummary@ricva.net
Sara A. John on behalf of Creditor Capital One Auto Finance sara_john@eppspc.com

TOTAL: 7